

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Robert Manchel, Esquire  
1 Eves Drive, Suite 111  
Marlton, NJ 08053-3125  
Attorney for Debtor  
RM-1141

In Re:

Yvette M. Mooney

Case No. 18-14607CMG

Judge: Michael B. Kaplan

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following **(choose one)**:

1.   X   Motion for Relief from the Automatic Stay filed by Specialized Loan Servicing, LLC, creditor. A hearing has been scheduled for December 19, 2018, at 9:00 a.m.

OR

       Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for                      at        a.m.

OR

       Certification of Default filed by                     , creditor. I am requesting that a hearing be scheduled on this matter.

OR

       Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

OR

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

**X** Other: I would like to resume regular payments as of January 2019 and cure the post-petition arrears over six (6) months. I respectfully request the court deny the movant's motion and allow me to continue and complete my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 12/10/2018

/s/Yvette M. Mooney  
Yvette M. Mooney, Debtor